

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re:	§	
	§	
Michael William Pawlak	§	Case No. 15-21319
Patricia Ann Pawlak	§	
	§	
Debtors	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Frank J. Kokoszka, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 190,000.00 (Without deducting any secured claims)	Assets Exempt: 43,325.00
Total Distributions to Claimants: 5,498.70	Claims Discharged Without Payment: 415,184.95
Total Expenses of Administration: 6,398.60	

3) Total gross receipts of \$ 11,897.30 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 11,897.30 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 300,549.59	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	6,398.60	6,398.60	6,398.60
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	119,974.56	5,861.50	5,861.50	5,498.70
TOTAL DISBURSEMENTS	\$ 420,524.15	\$ 12,260.10	\$ 12,260.10	\$ 11,897.30

4) This case was originally filed under chapter 7 on 06/29/2017 . The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/16/2018 By: /s/Frank J. Kokoszka, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Foreclosure surplus	1121-000	11,897.30
TOTAL GROSS RECEIPTS		\$ 11,897.30

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America P.O. Box 660807 Dallas, TX 75266- 0807		86,114.38	NA	NA	0.00
	Bank of America P.O. Box 941000 Simi Valley, CA 93094-1000		214,435.21	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 300,549.59	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Frank J. Kokoszka	2100-000	NA	1,939.73	1,939.73	1,939.73
Frank J. Kokoszka	2200-000	NA	49.88	49.88	49.88
BOK Financial	2600-000	NA	10.00	10.00	10.00
Kokoszka & Janczur, P.C.	3120-000	NA	224.66	224.66	224.66
Kokoszka & Janczur, P.C.	3210-000	NA	1,200.00	1,200.00	1,200.00
Urban Asset Recovery	3991-000	NA	2,974.33	2,974.33	2,974.33
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 6,398.60	\$ 6,398.60	\$ 6,398.60

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Capital One Bank P.O. Box 6492 Carol Stream, IL 60197- 6492		48,952.00	NA	NA	0.00
	Citi Cards P.O. Box 6004 Sioux Falls, SD 57117-6004		60,008.51	NA	NA	0.00
	Home Depot P.O. Box 790393 Saint Louis, MO 63179		1,294.74	NA	NA	0.00
	Synchrony Bank P.O. Box 960061 Orlando, FL 32896- 0061		3,063.31	NA	NA	0.00
	Synchrony Bank P.O. Box 960061 Orlando, FL 32896- 0061		954.00	NA	NA	0.00
1	Capital One Bank (Usa), N.A. - Cabela"s Club Visa	7100-000	1,857.00	1,912.24	1,912.24	1,912.24

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	Cavalry Spv I, Llc	7100-000	2,913.00	2,979.86	2,979.86	2,979.86
3	Citibank, N.A.	7200-000	932.00	969.40	969.40	606.60
TOTAL GENERAL UNSECURED CLAIMS			\$ 119,974.56	\$ 5,861.50	\$ 5,861.50	\$ 5,498.70

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No:	15-21319	JSB	Judge:	Janet S. Baer	Trustee Name:	Frank J. Kokoszka, Trustee
Case Name:	Michael William Pawlak				Date Filed (f) or Converted (c):	06/29/2017 (f)
	Patricia Ann Pawlak				341(a) Meeting Date:	07/21/2015
For Period Ending:	04/16/2018				Claims Bar Date:	10/11/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single Family Home 1 N 034 Purnell Street, Carol Stream, Ill	220,000.00	0.00		0.00	FA
2. Cash In Home	1,000.00	0.00		0.00	FA
3. Tcf Bank Checking Account	1,300.00	0.00		0.00	FA
4. Tcf Bank Savings Account	500.00	0.00		0.00	FA
5. Electronics & Furniture	500.00	0.00		0.00	FA
6. Clothes	400.00	0.00		0.00	FA
7. Wedding Rings	500.00	0.00		0.00	FA
8. Mutual Trust Life Insurance--Cash Value	5,675.00	0.00		0.00	FA
9. 2009 Chevy Aveo	3,000.00	0.00		0.00	FA
10. 2007 Bashan Scooter	450.00	0.00		0.00	FA
11. Foreclosure surplus (u)	0.00	11,897.30		11,897.30	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$233,325.00	\$11,897.30	\$11,897.30	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Case was initially closed on 9/25/2015 and was reopened on July 7, 2017 after the discovery of a foreclosure surplus. Trustee is pursuing the recovery of the foreclosure surplus.
 - Frank J. Kokoszka 10/12/2017

Initial Projected Date of Final Report (TFR): 02/01/2018

Current Projected Date of Final Report (TFR): 03/30/2021

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-21319

Trustee Name: Frank J. Kokoszka, Trustee

Case Name: Michael William Pawlak

Bank Name: BOK Financial

Patricia Ann Pawlak

Account Number/CD#: XXXXXX0344

Checking

Taxpayer ID No: XX-XXX9112

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 04/16/2018

Separate Bond (if applicable):

Exhibit 9

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/15/17	11	DuPage County Sheriff- Chancery Surplus Trust 501 N. County Farm Road Wheaton, IL 60287-3986	Foreclosure Surplus Funds Surplus Funds from a foreclosure sale (Sheriff's Sale) were discovered and Trustee filed a Motion for the release of the Surplus Funds	1121-000	\$11,897.30		\$11,897.30
11/30/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$11,887.30
12/01/17	101	Urban Asset Recovery c/o Alford Elliott 2510 E. 83rd ST. Chicago IL 60617	Payment to Trustee's Professional Payment to Asset Recovery Specialist pursuant to Court Order entered on 12/1/2017	3991-000		\$2,974.33	\$8,912.97
02/20/18	102	Frank J. Kokoszka	Distribution			\$1,989.61	\$6,923.36
		Frank J. Kokoszka	Final distribution representing a payment of 100.00 % per court order. (\$1,939.73)	2100-000			
		Frank J. Kokoszka	Final distribution representing a payment of 100.00 % per court order. (\$49.88)	2200-000			
02/20/18	103	Kokoszka & Janczur, P.C. 19 South LaSalle Street Suite 1201 Chicago, Illinois 60603	Distribution			\$1,424.66	\$5,498.70
		Kokoszka & Janczur, P.C.	Final distribution representing a payment of 100.00 % per court order. (\$224.66)	3120-000			
		Kokoszka & Janczur, P.C.	Final distribution representing a payment of 100.00 % per court order. (\$1,200.00)	3210-000			
02/20/18	104	Capital One Bank (Usa), N.A. - Cabela's Club Visa Po Box 82609 Lincoln, Ne 68501-2609	Final distribution to claim 1 representing a payment of 100.00 % per court order.	7100-000		\$1,912.24	\$3,586.46

Page Subtotals:

\$11,897.30

\$8,310.84

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-21319
Case Name: Michael William Pawlak
Patricia Ann Pawlak

Trustee Name: Frank J. Kokoszka, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0344
Checking

Exhibit 9

Taxpayer ID No: XX-XXX9112
For Period Ending: 04/16/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/20/18	105	Cavalry Spv I, Llc 500 Summit Lake Drive, Ste 400 Valhalla, Ny 10595	Final distribution to claim 2 representing a payment of 100.00 % per court order.	7100-000		\$2,979.86	\$606.60
02/20/18	106	Citibank, N.A. C/O American Infosource Lp Po Box 248840 Oklahoma City, Ok 73124-8840	Final distribution to claim 3 representing a payment of 62.57 % per court order.	7200-000		\$606.60	\$0.00

COLUMN TOTALS	\$11,897.30	\$11,897.30
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$11,897.30	\$11,897.30
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$11,897.30	\$11,897.30

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0344 - Checking	\$11,897.30	\$11,897.30	\$0.00
	\$11,897.30	\$11,897.30	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$11,897.30		
Total Gross Receipts:	\$11,897.30		

Page Subtotals:

\$0.00

\$0.00